

**Fill in this information to identify the case:**

Debtor 1 Mark K. Ryan

Debtor 2 Karen Lynne Ryan

United States Bankruptcy Court for the: Eastern District of Michigan

Case number : 14-32574-jda

**Official Form 410S1****Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank National Association, not in its individual capacity but solely as Trustee of NRZ Pass-Through Trust X Court claim no. 7 (if known):

Last 4 digits of any number you use to identify the debtor's account: 5748

Date of payment change: 02/01/2020  
Must be at least 21 days after date of this notice

New total payment: \$1,161.20  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with the applicable nonbankruptcy law.  
Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$430.25New escrow payment: \$450.12**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

Current interest rate:  
Current Principal and interest payment:

New interest rate:  
New principal and interest payment:

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect).

Reason for change:

Current mortgage payment:

New mortgage payment:

Debtor 1 Mark K. Ryan  
First Name Middle Name Last Name

Case number (if known) 14-32574-jda

**Part 4:** Sign Below

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box:*

☐ I am the creditor.

☒ I am the creditor's attorney or authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

/s/ Julian Cotton Date 01/10/2020  
Signature

Print: Julian Cotton Title Authorized Agent for Creditor  
Company Padgett Law Group  
Address 6267 Old Water Oak Road, Suite 203  
Tallahassee FL, 32312  
Contact phone (850) 422-2520 Email bkcrm@padgettlawgroup.com

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF MICHIGAN  
FLINT DIVISION**

IN RE: Mark K. Ryan ,  
Karen Lynne Ryan

Case No: 14-32574-jda  
Chapter 13

Debtors(s)  
\_\_\_\_\_ /

**CERTIFICATE OF SERVICE**

**I HEREBY CERTIFY** that, on this the 10<sup>th</sup> day of January, 2020, a true and correct copy of the foregoing was served by U.S., First Class, and/or electronic transmission to:

Debtor  
Mark K. Ryan  
922 Village Dr.  
Davison, MI 48423

Co-Debtor  
Karen Lynne Ryan  
922 Village Dr.  
Davison, MI 48423

Attorney  
Rex C. Anderson  
9459 Lapeer Road  
Suite 101  
Davison, MI 48423

Richard C. Angelo, Jr.  
9459 Lapeer Road  
Suite 101  
Davison, MI 48423

Trustee  
Carl Bekofske  
400 N. Saginaw Street  
Suite 331  
Flint, MI 48502

/S/ Julian Cotton

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JULIAN COTTON  
PADGETT LAW GROUP  
6267 Old Water Oak Road, Suite 203  
Tallahassee, FL 32312  
(850) 422-2520 (telephone)  
(850) 422-2567 (facsimile)  
bkcrm@padgettlaw.net  
*Authorized Agent for Creditor*



Shellpoint Mortgage Servicing  
PO Box 10826  
Greenville, SC 29603 0826  
For Inquiries: (800) 365-7107

MARK K RYAN  
KAREN L RYAN  
922 VILLAGE DR  
DAVISON MI 48423

Analysis Date: December 07, 2019  
Loan: XXXXXXXXXX  
Property Address:  
922 VILLAGE DR  
DAVISON, MI 48423

### Annual Escrow Account Disclosure Statement - Account History

The following is an overview of your escrow account with Shellpoint Mortgage Servicing. It contains the history of escrow payments made on your behalf in the prior year, and a snapshot of the anticipated disbursements for the coming year. Any potential adjustments due to increases or decreases with your escrow items may affect your monthly escrow payment. If your escrow payment increases, your monthly payment will also increase. If the escrow payment decreases, your mortgage payment will decrease.

Payment Information			February 01, 2019		Escrow Balance Calculation	
Contractual	Effective Feb 01, 2020	Prior Esc Pmt	February 01, 2019			
P & I Pmt:	\$711.08	\$711.08	P & I Pmt:	\$711.08	Due Date:	September 01, 2019
Escrow Pmt:	\$430.25	\$450.12	Escrow Pmt:	\$430.25	Escrow Balance:	\$1,827.21
Other Funds Pmt:	\$0.00	\$0.00	Other Funds Pmt:	\$0.00	Anticipated Pmts to Escrow:	\$2,151.25
Asst. Pmt (-):	\$0.00	\$0.00	Asst. Pmt (-):	\$0.00	Anticipated Pmts from Escrow (-):	\$1,325.64
Reserve Acct Pmt:	\$0.00	\$0.00	Resrv Acct Pmt:	\$0.00		
Total Payment:	\$1,141.33	\$1,161.20	Total Payment:	\$1,141.33	Anticipated Escrow Balance:	\$2,652.82

Shortage/Overage Information	Effective Feb 01, 2020
Upcoming Total Annual Bills	\$5,401.43
Required Cushion	\$900.24
Required Starting Balance	\$1,350.35
Escrow Shortage	\$0.00
Surplus	\$1,302.47

**Cushion Calculation:** Because Shellpoint Mortgage Servicing does not set your tax amounts or insurance premiums, your escrow balance contains a cushion of 900.24. A cushion is an additional amount of funds held in your escrow in order to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Your lowest monthly balance should not be below 900.24 or 1/6 of the anticipated payment from the account.

This is a statement of actual activity in your escrow account from Jan 2019 to Jan 2020. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
Jan 2019		416.90		*	Starting Balance	0.00	1,640.55
Mar 2019		416.90		*		0.00	2,057.45
Apr 2019		416.90		*		0.00	2,474.35
May 2019		430.25		*		0.00	2,891.25
Jun 2019		430.25		*		0.00	3,321.50
Jul 2019		430.25		*		0.00	3,751.75
Aug 2019		430.25		*		0.00	4,182.00
Aug 2019			2,532.79	*	City Tax	0.00	4,612.25
Sep 2019		430.25		*		0.00	2,079.46
Oct 2019		430.25		*		0.00	2,509.71
Oct 2019			1,543.00	*	Hazard	0.00	2,939.96
Dec 2019		430.25		*		0.00	1,396.96
					Anticipated Transactions	0.00	1,827.21
Dec 2019		1,721.00 <sup>P</sup>		1,325.64	City Tax		1,827.21
Jan 2020		430.25 <sup>P</sup>					2,222.57
	\$0.00	\$6,413.70	\$0.00	\$5,401.43			2,652.82

An asterisk (\*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

P - The letter (P) beside an amount indicates that the payment or disbursement has not yet occurred but is estimated to occur as shown.

Analysis Date:

December 07, 2019

Loan:

### Annual Escrow Account Disclosure Statement - Projections for Coming Year

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	\$2,652.82	1,350.35
Feb 2020	450.12			\$3,102.94	1,800.47
Mar 2020	450.12			\$3,553.06	2,250.59
Apr 2020	450.12			\$4,003.18	2,700.71
May 2020	450.12			\$4,453.30	3,150.83
Jun 2020	450.12			\$4,903.42	3,600.95
Jul 2020	450.12			\$5,353.54	4,051.07
Aug 2020	450.12	2,532.79	City Tax	\$3,270.87	1,968.40
Sep 2020	450.12			\$3,720.99	2,418.52
Oct 2020	450.12	1,543.00	Hazard	\$2,628.11	1,325.64
Nov 2020	450.12			\$3,078.23	1,775.76
Dec 2020	450.12	1,325.64	City Tax	\$2,202.71	900.24
Jan 2021	450.12			\$2,652.83	1,350.36
	\$5,401.44	\$5,401.43			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your ending balance from the last month of the account history (escrow balance anticipated) is \$2,652.82. Your starting balance (escrow balance required) according to this analysis should be \$1,350.35.

#### New Escrow Payment Calculation

Unadjusted Escrow Payment	\$450.12
Surplus Reduction:	\$0.00
Shortage Installment:	\$0.00
Rounding Adjustment Amount:	\$0.00
Escrow Payment:	\$450.12

TO THE EXTENT YOUR OBLIGATION HAS BEEN DISCHARGED, DISMISSED OR IS SUBJECT TO AN AUTOMATIC STAY OF BANKRUPTCY ORDER UNDER TITLE 11 OF THE UNITED STATES CODE, THIS NOTICE IS FOR COMPLIANCE AND INFORMATION PURPOSES ONLY AND DOES NOT CONSTITUTE A DEMAND FOR PAYMENT OR ANY ATTEMPT TO COLLECT ANY SUCH OBLIGATION.